

UNITED STATES BANKRUPTCY COURT

DISTRICT OF SOUTH CAROLINA

OFFICE OF THE CLERK
J. BRATTON DAVIS UNITED STATES BANKRUPTCY COURTHOUSE
1100 LAUREL STREET
COLUMBIA, SOUTH CAROLINA 29201-2423
803-765-5436
WWW.SCB.USCOURTS.GOV

DATE: April 8, 2025

TO: Joseph Wallace
347 Woodberry Shoals Dr
Duncan, SC 29334

FROM: U.S. Bankruptcy Court

RE: Chapter 13 Voluntary Petition
Case No: 25-01310-hb

You are receiving this letter because you are representing yourself in the above-captioned bankruptcy case. Although, you are legally entitled to represent yourself, please be aware that bankruptcy cases can be complex and many individuals are not able to successfully complete a case without the help of an attorney. Every debtor must comply with the requirements of the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the Local Bankruptcy Rules of this Court. Many deadlines are inflexible, and your case may be dismissed if you fail to comply with any of the numerous requirements.

The U.S. Bankruptcy Court is not empowered to appoint or provide attorneys to represent you. However, enclosed is information that may be of interest to you, including how you may obtain an attorney to assist you and other available resources.

Filing Documents:

If you have not filed all required documents, you will receive a document titled "**Notice of Filings Due**" that includes a list of documents that must be filed by the deadlines provided. It is important that each form is filled out completely and timely filed **within 14 days of the date you filed your bankruptcy petition** unless a different deadline is provided in the Notice or the applicable Bankruptcy Rules. To avoid mailing or delivering documents by hand to the courthouse in Columbia, documents may be submitted for filing electronically through the Court's Electronic Document Submission System (available at <https://www.scb.uscourts.gov/edss>). Documents must be properly signed by hand and uploaded in PDF format to be submitted electronically.

Documents filed with the Court are placed on the public docket and can be viewed by the general public. You should make efforts to protect private information contained in any documents to be filed with the Court, including redacting such information in compliance with Federal Bankruptcy Rule 9037(a).

You may obtain forms for required documents for a fee at the Clerk's Office in Columbia or by printing the national forms from the U.S. Courts' website (available at <https://www.uscourts.gov/forms/bankruptcy-forms>) and local forms from the Court's website (available at <https://www.scb.uscourts.gov/local-forms>).

Payment of Filing Fee:

If you owe a filing fee for your case, the Court accepts cash in the exact amount of the fee, certified checks, and money orders at the courthouse in Columbia only. To avoid mailing or delivering payment to Columbia, you may pay your filing fee online by scanning the QR code below or visiting <https://www.pay.gov/public/form/start/1301579109>. Online payments must be made by debit card, PayPal, checking, or savings account only.



Other Notices:

You will receive various information and notices from the Bankruptcy Court while your case is pending. One of the first notices you will receive is the "**Notice of Bankruptcy Case, Meeting of Creditors and Deadlines**". This notice contains many important deadlines and informs you of the date and Zoom information for a meeting with your trustee, known as the meeting of creditors. Failure to appear at your meeting of creditors or to adhere to other deadlines may result in dismissal of your case.

It is your responsibility to ensure the Court has your up-to-date address so you can receive notice of all filings. If you

have a valid email address, you can elect to receive notices and other documents sent **by the Court** to that email address. To do so, you must sign up for electronic noticing by completing the attached form and filing it with the Court. More information on electronic noticing is available on the Court's website at <https://www.scb.uscourts.gov/electronic-notice-overview>.

You may also receive notice electronically or by U.S. Mail that trustee or creditors are seeking certain relief during your case that affects you, your property, and/or your bankruptcy case. Please note that relief may be granted to these parties without a hearing unless you timely respond to their motion or notice of motion.

Additional Information:

Additional information and forms are available through the Court's website at <https://www.scb.uscourts.gov/filing-without-attorney-debtors>, including a video on Bankruptcy Basics and a checklist of documents required to be filed by chapter. If you do not have access to the internet, the Court provides a computer for such appropriate use.

While the Court is available to assist you during this process, all employees of the Court are prohibited from giving you legal advice, cannot respond to questions you may have that seek legal advice, and cannot discuss the substantive details of the case with you.

B-304:10/2024

LEGAL ASSISTANCE
INFORMATION FOR *PRO SE* DEBTORS

There is no requirement that a lawyer to be appointed to represent a debtor in filing a petition for relief under the Bankruptcy Code (11 U.S.C. Section 101, *et. seq.*).

IF YOU CANNOT AFFORD A LAWYER

If you need free legal assistance to file Chapter 7 or Chapter 13 bankruptcy, you may contact South Carolina Legal Services to apply for legal assistance. South Carolina Legal Services determines if you are eligible for legal services based upon federally established poverty guidelines. Only eligible applicants are referred for representation by Legal Services or by the South Carolina Bar Pro Bono Program.

Contact Information for Services:

1-888-346-5592 (9:00 AM – 6:00 PM, Monday – Thursday)
contactus@sclegal.org / www.sclegal.org / www.lawhelp.org/sc

Legal Services Offices:

Charleston	(843)720-7044 or (888)720-2320
Columbia	(803)799-9668 or (888)799-9668
Conway	(843)381-8182 or (866)597-0100
Florence	(843)413-9500 or (877)238-3418
Greenville	(864)679-3232 or (800)763-4825

Greenwood	(864)223-4879 or (800)922-3114
Orangeburg	(803)533-0116 or (800)522-9354
Rock Hill	(803)327-9001 or (800)922-3853
Spartanburg	(864)582-0369 or (800)922-8176

IF YOU DO NOT QUALIFY FOR FREE LEGAL ASSISTANCE

If you are not eligible for free legal representation or are searching for an attorney in your area, please call the South Carolina Bar Lawyer Referral Service at (803)799-7100 (in Columbia) or 1-800-868-2284 (9:00 – 5:00PM Monday – Friday) or submit an online referral request at <https://www.scbars.org/public/get-legalhelp/find-lawyer-or-mediator/find-a-lawyer>. The service can provide the name of a lawyer who handles your type of case. The lawyer may charge a minimal fee (approximately \$50.00) for a one-half hour consultation. A fee agreement for further representation would then be negotiated.

In re: Joseph Wallace, Debtor(s)

Case No. 25-01310-hb

DEBTOR'S ELECTRONIC NOTICING REQUEST (DeBN)

CHECK ONLY ONE BOX FOR THE APPLICABLE SECTION BELOW:

☐ **INITIAL ACTIVATION REQUEST:**(Check this box to begin receiving notices and orders from the U.S. Bankruptcy Court via email.)

Pursuant to Bankruptcy Rule 9036, I hereby request receipt of court notices and orders via email, instead of U.S. mail, from the Bankruptcy Noticing Center (BNC) through the U.S. Bankruptcy Court's Debtor Electronic Bankruptcy Noticing (DeBN) program.

I understand the following:

1. that my email address will appear publicly on any certificate of mailing filed by the electronic noticing provider;
2. I will receive electronic notice of any documents filed by the court in any current or future bankruptcy or adversary case from any bankruptcy court district in which I am listed with the same name and address, including cases where I am listed as a creditor;
3. the Court may update my DeBN account if I file a change of address;
4. the first time the BNC receives an email bounce-back, my DeBN account will be automatically disabled. I will then receive notices and orders via U.S. mail, and I must file an updated request form if I wish to reactivate my account;
5. enrollment in DeBN is completely voluntary, and I may file a request to deactivate my account at any time; and
6. By checking this box, **I have agreed to activate my account** with the BNC in order to begin receiving electronic notice.

☐ **INITIAL DECLINATION:**(Check this box to decline receiving notices and orders from the U.S. Bankruptcy Court via email.) This option does not apply to debtors who file petitions electronically.

☐ **UPDATE TO ACCOUNT INFORMATION:**(Check this box to make changes to your existing DeBN account)

I request the following update(s) to my DeBN account:

- ☐ I have a new email address as indicated below.
- ☐ I filed a new bankruptcy case, and I have an existing DeBN account. Please review my account to ensure my name and address in my account match this new case.
- ☐ I request reactivation of my DeBN account so that I may receive court notices and orders via email, instead of U.S. mail.

☐ **REQUEST TO DEACTIVATE ELECTRONIC NOTICING:** (Check this box for deactivation of your DeBN account)

I request deactivation of my DeBN account. I understand that by deactivating my account, I will begin receiving notices and orders filed by the U.S. Bankruptcy Court via U.S. mail, instead of email.

I understand that I will continue to receive electronic notices until such time as the Court has deactivated my account.

Under penalty of perjury, I certify that I am a debtor in this bankruptcy case, or the debtor's authorized representative if the debtor is a business, and I have read the applicable section check-marked above and understand and agree to the terms and conditions set forth therein. Neither the U.S. Bankruptcy Court nor the BNC bears any liability for errors resulting from the information I have submitted on this form. If I already have a different electronic noticing account, you may deactivate that account and create this DeBN account.

Joint debtors who each request enrollment or already have a DeBN account must file separate forms.

If this form is being filed via U.S. mail, please include a copy of a photo identification.

Debtor Signature:_____ Date:_____

Printed Name (and title if not the debtor):_____

Email Address (CAPITAL letters only):_____

Confirm Email Address (CAPITAL letters only):_____

In re:
Joseph Wallace
Debtor

Case No. 25-01310-hb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0420-6
Date Rcvd: Apr 08, 2025

User: admin
Form ID: proseltr

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

NONE

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: imperfekshun@gmail.com	Apr 08 2025 21:44:00	Joseph Wallace, 347 Woodberry Shoals Dr, Duncan, SC 29334-8820

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

Name	Email Address
Gretchen D. Holland	ecf@upstate13.com gdh@upstate13.com;pacer@upstate13.com;gretchenh@upstate13.com
US Trustee's Office	USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 2